

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle) <b>Urszula Drygierczyk</b>			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>fka Urszula Zarzycki</b>			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-8710</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State) <b>9367 Bay Colony apt 3S Des Plaines, IL</b>			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP CODE <b>60016</b>			ZIP CODE		
County of Residence or of the Principal Place of Business: <b>Cook</b>			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): <b>9367 Bay Colony apt 3S Des Plaines, IL</b>			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE <b>60016</b>			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):			ZIP CODE		
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors). See Exhibit D on page 2 of this form.  <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Cleaning Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

**Voluntary Petition**

(This page must be completed and filed in every case.)

Name of Debtor(s): **Urszula Drygierczyk****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location Where Filed: <b>US Bankruptcy Court, Northern District of Ill</b>	Case Number: <b>97B20538</b>	Date Filed: <b>3/7/1997</b>
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet.)

Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

**X**

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **Urszula Drygierczyk****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7.] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X   
 Urszula Drygierczyk

X 847-420-1503  
 Telephone Number (If not represented by attorney)  
07-23-08

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney\***

X Debtor not represented by attorney

Bar No.

Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

**Nataliya Ripinskaya**

Printed Name and title, if any, of Bankruptcy Petition Preparer

**347-94-4343**

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

**15028 South Cicero Ave****Suite B****Oak Forest, IL 60452**

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re **Urszula Drygierczyk**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$160,000.00		
B - Personal Property	Yes	5	\$3,214.76		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1			\$192,582.90
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6			\$61,794.28
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,597.27
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,232.75
TOTAL		20	\$163,214.76	\$254,377.18	

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re **Urszula Drygierczyk**

Case No.

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$3,597.27</b>
Average Expenses (from Schedule J, Line 18)	<b>\$4,232.75</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$3,890.89</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$30,402.90</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$61,794.28</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$92,197.18</b>

In re Urszula Drygierczyk

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
<p>Primary Residence 2 loans: 1st - Wilshire - loan# 404964 amount\$ 140,105.96</p> <p>2nd - Wilshire - loan# 404945 amount\$ 34,470.58</p>	Mortgage	W	\$160,000.00	\$176,499.00

**Total: \$160,000.00**

(Report also on Summary of Schedules)

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash on hand	J	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account	J	\$29.57
		Saving account	J	\$5.19
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Kitchen - Refrigerator	J	\$150.00
		Miscowave	J	\$30.00
		Kitchen Stove	J	\$50.00
		Dishwasher	J	\$20.00
		Living Room - Sofa	J	\$100.00
		Coffee Table	J	\$20.00
		TV	J	\$150.00
		Bedroom set	J	\$150.00
		Computer	J	\$50.00
		Computer desk	J	\$15.00

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes	J	\$75.00
7. Furs and jewelry.		Jewelry	J	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		Workout station	J	\$30.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			



In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Loan Officer mortgage license	W	\$100.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Jeep Grand Cherokee Limited, 1999 miles - 107,000.00 poor condition Value based on Kelly Blue Book	W	\$2,180.00
		Crysler Crossfire - 2004 40,000.00 miles Value based on Kelly blue book good condition	J	\$0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

In re Urszula Drygierczyk

Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="text-align: right;">Total &gt;</div>				<b>\$3,214.76</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

4 continuation sheets attached

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Primary Residence 2 loans: 1st - Wilshire - loan# 404964 amount\$ 140,105.96  2nd - Wilshire - loan# 404945 amount\$ 34,470.58	735 ILCS 5/12-901	\$0.00	\$160,000.00
cash on hand	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
Checking account	735 ILCS 5/12-1001(b)	\$29.57	\$29.57
Saving account	735 ILCS 5/12-1001(b)	\$5.19	\$5.19
Kitchen - Refrigerator	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
Miscowave	735 ILCS 5/12-1001(b)	\$30.00	\$30.00
Kitchen Stove	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Dishwasher	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
Living Room - Sofa	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Coffee Table	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
TV	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
Bedroom set	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
Computer	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
		<b>\$774.76</b>	<b>\$160,774.76</b>

In re Urszula Drygierczyk

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Computer desk	735 ILCS 5/12-1001(b)	\$15.00	\$15.00
Clothes	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
Workout station	735 ILCS 5/12-1001(b)	\$30.00	\$30.00
Loan Officer mortgage license	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Jeep Grand Cherokee Limited, 1999 miles - 107,000.00 poor condition Value based on Kelly Blue Book	735 ILCS 5/12-1001(c)	\$0.00	\$2,180.00
Crysler Crossfire - 2004 40,000.00 miles Value based on Kelly blue book good condition	735 ILCS 5/12-1001(c)	\$0.00	\$0.00
		<b>\$994.76</b>	<b>\$163,174.76</b>

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: Urszula Drygierczyk

CASE NO

CHAPTER 7

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)****Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$160,000.00	\$176,499.00	\$0.00	\$0.00	\$0.00
1.	Cash on hand.	\$20.00	\$0.00	\$20.00	\$20.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$34.76	\$0.00	\$34.76	\$34.76	\$0.00
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$735.00	\$0.00	\$735.00	\$735.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Wearing apparel.	\$75.00	\$0.00	\$75.00	\$75.00	\$0.00
7.	Furs and jewelry.	\$40.00	\$0.00	\$40.00	\$0.00	\$40.00
8.	Firearms and sports, photographic and other hobby equipment.	\$30.00	\$0.00	\$30.00	\$30.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Document Page 15 of 56  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: Urszula Drygierczyk

CASE NO

CHAPTER 7

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

Continuation Sheet # 1

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$100.00	\$0.00	\$100.00	\$100.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$2,180.00	\$16,083.90	\$0.00	\$0.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTALS:</b>		<b>\$163,214.76</b>	<b>\$192,582.90</b>	<b>\$1,034.76</b>	<b>\$994.76</b>	<b>\$40.00</b>

**Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<b><u>Real Property</u></b> (None)			
<b><u>Personal Property</u></b> (None)			
<b>TOTALS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Non-Exempt Property by Item:**

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<b><u>Real Property</u></b> (None)				

Document Page 16 of 56  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: Urszula Drygierczyk

CASE NO

CHAPTER 7

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 2***Personal Property**

Jewelry	\$40.00		\$40.00	\$40.00
<b>TOTALS:</b>	<b>\$40.00</b>	<b>\$0.00</b>	<b>\$40.00</b>	<b>\$40.00</b>

<b>Summary</b>	
A. Gross Property Value (not including surrendered property)	<b>\$163,214.76</b>
B. Gross Property Value of Surrendered Property	<b>\$0.00</b>
C. Total Gross Property Value (A+B)	<b>\$163,214.76</b>
D. Gross Amount of Encumbrances (not including surrendered property)	<b>\$192,582.90</b>
E. Gross Amount of Encumbrances on Surrendered Property	<b>\$0.00</b>
F. Total Gross Encumbrances (D+E)	<b>\$192,582.90</b>
G. Total Equity (not including surrendered property) / (A-D)	<b>\$1,034.76</b>
H. Total Equity in surrendered items (B-E)	<b>\$0.00</b>
I. Total Equity (C-F)	<b>\$1,034.76</b>
J. Total Exemptions Claimed	<b>\$994.76</b>
K. Total Non-Exempt Property Remaining (G-J)	<b>\$40.00</b>



In re **Urszula Drygierczyk**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx5366  Fifth Third Bank Fifth Third Center Cincinnati, OH 45263 ph# 513-579-5200	W	DATE INCURRED: 05/2006 NATURE OF LIEN: <b>Creditor</b> COLLATERAL Jeep Grand Cherokee Limited, 1999 miles - 107,00 REMARKS: Original Creditor for car loan (Jeep) Client doesn't want to keep the car  VALUE \$2,180.00		\$8,228.00	\$8,228.00
ACCT #: xxx-xxxx1083  Regional Adjustment Bureau, Inc. 7000 Goodlett Farms Parkway PO Box 34111 Memphis, TN 38016	W	DATE INCURRED: 06/02/2008 NATURE OF LIEN: <b>Collecting for -</b> COLLATERAL Jeep Grand Cherokee Limited, 1999 miles - 107,00 REMARKS: Client doesn't want to keep the car  VALUE \$2,180.00		\$7,855.90	\$5,675.90
ACCT #: xx4964  Wilshire Credit Corp Attn.: Bankruptcy Department PO Box 1650 Portland OR 97207-1650	W	DATE INCURRED: 07/2005 NATURE OF LIEN: <b>Mortgage</b> COLLATERAL Primary Residence REMARKS:  VALUE \$160,000.00		\$141,317.00	
ACCT #: xx4945  Wilshire Credit Corp Attn.: Bankruptcy Department PO Box 1650 Portland OR 97207-1650	W	DATE INCURRED: 07/2005 NATURE OF LIEN: <b>2nd Mortgage</b> COLLATERAL Primary Residence REMARKS:  VALUE \$160,000.00		\$35,182.00	\$16,499.00
Subtotal (Total of this Page) >				\$192,582.90	\$30,402.90
Total (Use only on last page) >				\$192,582.90	\$30,402.90

No continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xx5448</b> <b>1st Nationwide Collection Agency, inc.</b> <b>PO Box 6016</b> <b>Camarillo, CA 93011-6016</b>	<b>W</b>	DATE INCURRED: <b>11/01/07</b> CONSIDERATION: <b>Collecting for -</b> REMARKS: <b>Original Creditor: Credit One Bank</b> <b>Re: North Star Capital Acquisition LLC</b> <b>Transferred to 1st NationWide Collection</b>				<b>\$1,145.67</b>
		<b>Agency, INC.</b>				
ACCT #: <b>Atlantic Credit &amp; Finance, Inc.</b> <b>2727 Franklin Road SW</b> <b>Roanoke, VA 24014</b>	<b>W</b>	DATE INCURRED: <b>07/2007</b> CONSIDERATION: <b>Collecting for -</b> REMARKS: <b>Original credit: HSBC</b>				<b>\$1,403.92</b>
ACCT #: <b>xx-xx655-0</b> <b>Blitt and Gaines, P.C.</b> <b>Attorneys at Law</b> <b>661 Glenn Ave</b> <b>Wheeling, IL 60090</b>	<b>W</b>	DATE INCURRED: <b>03/10/08</b> CONSIDERATION: <b>Collecting for -</b> REMARKS: <b>Original Creditor: Capital One Bank USA, NA</b> <b>Original Account # 4121-7416-5028-6177</b>				<b>\$1,239.91</b>
ACCT #: <b>xx-xx477-0</b> <b>Blitt and Gaines, P.C.</b> <b>Attorneys at Law</b> <b>661 Glenn Ave</b> <b>Wheeling, IL 60090</b>	<b>W</b>	DATE INCURRED: <b>05/15/08</b> CONSIDERATION: <b>Collecting for -</b> REMARKS: <b>Original Creditor: Capital One Bank (USA), N.A.</b> <b>Account # 5291-0716-2300-0641</b>				<b>\$1,533.70</b>
ACCT #: <b>xx-xx180-0</b> <b>Blitt and Gaines, P.C.</b> <b>Attorneys at Law</b> <b>661 Glenn Ave</b> <b>Wheeling, IL 60090</b>	<b>W</b>	DATE INCURRED: <b>01/03/08</b> CONSIDERATION: <b>Collecting for -</b> REMARKS: <b>Original creditor: HSBC</b> <b>Original account: 5176-6900-1337-7879</b> <b>Client: Atlantic Credit &amp; Finance, Inc.</b>				<b>\$1,403.92</b>
Subtotal >						<b>\$6,727.12</b>
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

5

continuation sheets attached

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
		JPF Acct# 594064				
ACCT #: Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090	W	DATE INCURRED: 06/16/08 CONSIDERATION: Collecting for - Capital One Bank, N.A. REMARKS Original Creditor: Capital One Bank, N.A.				\$1,239.91
ACCT #: Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	W	DATE INCURRED: 03/11/08 CONSIDERATION: Collecting for - REMARKS Original Creditor: Washington Mutual Current Creditor: LVNV Funding LLC Account# 4185-8653-2333-4768				\$895.64
ACCT #: xxxx-xxxx-xxxx-7258 Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	W	DATE INCURRED: 04/12/08 CONSIDERATION: Collecting for - REMARKS Previor Creditor: Washington Mutual Current Creditor: LVNV Funding LLC Account# 4465-6815-0071-7258				\$8,027.53
ACCT #: xxxx-xxxx-xxxx-xxxx Capital One Bank PO Box 85520 Richmond, VA 23285	W	DATE INCURRED: 11/1999 CONSIDERATION: Credit Card REMARKS:				\$1,560.00
ACCT #: xxxx-xxxx-xxxx-xxxx Capital One Bank PO Box 85520 Richmond, VA 23285	W	DATE INCURRED: 01/2000 CONSIDERATION: Credit Card REMARKS:				\$1,492.00
Sheet no. <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$13,215.08
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-xXXXX Citi Bank/DFS 12234 N IH 35 SB BLDG B AUSTIN TX 78754	W	DATE INCURRED CONSIDERATION Credit Card REMARKS 01/2004				\$1,619.00
ACCT #: xx xxxx x0987 Credit Collection Services Two Wells Ave Dept. AMFA Newton, MA 02459	W	DATE INCURRED CONSIDERATION Collecting for - REMARKS Ogirinal Account Holder - American Family Insurance Original Account # 01210186294				\$413.20
ACCT #: xxxx-xxxx-xxxx-XXXX Credit One Bank PO BOX 98875 Las Vegas, NV 89193	W	DATE INCURRED CONSIDERATION Credit Card REMARKS 04/2004				\$1,132.00
ACCT #: xxxxxx3 A94 Creditors Financial Group, LLC PO Box 440290 Aurora, CO 80044-0290	W	DATE INCURRED CONSIDERATION Collecting for - REMARKS Collection for Washington Mutual				\$7,807.98
ACCT #: xxxx-xxxx-xxxx-xxx6-324 Dell Financial Services Dell Preferred Account Payment Processing Center PO Box 6403 Carol Stream, IL 60197-6403	W	DATE INCURRED CONSIDERATION Credit Card REMARKS 06/10/08				\$1,698.36
ACCT #: xxxx1800 Freedman Anselmo Lindberg & Rappe LLC 1807 West Diehl Rd, #333 PO Box 3228 Naperville, IL 60566-7228	W	DATE INCURRED CONSIDERATION Collecting for - REMARKS Original Creditor - Direct Merchants Bank				\$2,890.96

Sheet no. 2 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

\$15,561.50

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Urszula Drygierczyk

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-7879 HSBC BANK 1441 SCHILLING PLACE SALINAS, CA 93901	W	DATE INCURRED CONSIDERATION Credit Card REMARKS Account was sold or transferred.				\$1,403.92
ACCT #: xxxxx6485 J H Stroger Hosp of Cook County PO Box 70121 Chicago, IL 60673-5698	W	DATE INCURRED CONSIDERATION Hospital REMARKS				\$268.80
ACCT #: xxxxx4726 J H Stroger Hosp of Cook County PO Box 70121 Chicago, IL 60673-5698	W	DATE INCURRED CONSIDERATION Hospital REMARKS				\$300.00
ACCT #: xx4064 John P. Frye, P.C. Attorney at Law P.O. Box 13665 Roanoke, Virginia 24036-3665	W	DATE INCURRED CONSIDERATION Collecting for - REMARKS Original Creditor: HSBC Client: Atlantic Credit & Finance, Inc.				\$1,403.92
ACCT #: xxx4739 Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490	W	DATE INCURRED CONSIDERATION Collecting for - REMARKS Original Creditor: HSBC Card Services, Inc. Original Account # 5440-4550-0643-7845 Creditor: FFPM Carmel Holding I, LLC				\$1,067.51
ACCT #: xxxx-xxxx-xxxx-xxxx LVNV Funding LLC PO Box 740281 Houston, TX 77274	W	DATE INCURRED CONSIDERATION Collecting for - REMARKS Collection for Washington Mutual				\$8,034.00

Sheet no. 3 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

\$12,478.15

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx <b>Merrick Bank</b> 10713 S Jordan Gat, #150 South Jordan UT 84095	W	DATE INCURRED 06/2003 CONSIDERATION <b>Credit Card</b> REMARKS				\$2,554.00
ACCT #: xx2540 <b>NCO Financial Systems, Inc</b> 507 Prudential Road Horsham, PA 19044	W	DATE INCURRED 02/08/2008 CONSIDERATION <b>Collecting for -</b> REMARKS <b>Original Creditor: HSBC Card Services, Inc</b> <b>Original Account: 5440-4550-0643-7845</b> <b>Creditor: FPFM Carmel Holdings I, LLC</b>				\$1,094.44
		<b>Creditor's Account: #8725386</b>  <b>Creditor's Account: 8725386</b>				
ACCT #: xx 1009 <b>NCO Financial Systems, Inc</b> 507 Prudential Road Horsham, PA 19044	W	DATE INCURRED 04/26/08 CONSIDERATION <b>Collecting for -</b> REMARKS <b>Original Creditor: Capital One Bank (USA), N.A.</b> <b>Account# 5291-0716-2300-0641</b>				\$1,533.70
ACCT #: xxx9691 <b>Phillips &amp; Cohen Associates, LTD</b> 258 Chapman Rd, Suite 205 Newark, DE 19702	W	DATE INCURRED 05/06/08 CONSIDERATION <b>Collecting for -</b> REMARKS <b>Original Creditor: HSBC Card Services, Inc.</b> <b>Client: First Financial Asset Management, INC.</b>				\$1,062.08
		<b>Client Account: 5440-4550-0643-7845</b>				
Sheet no. <u>4</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$6,244.22
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: <b>xxxx1409</b> <b>Phillips &amp; Cohen Associates, LTD</b> <b>258 Chapman Rd, Suite 205</b> <b>Newark, DE 19702</b>	<b>W</b>	DATE INCURRED <b>01/03/08</b> CONSIDERATION: <b>Collecting for -</b> REMARKS <b>Original Creditor: Capital One</b> <b>Account # 4121-7416-5028-6177</b>				<b>\$1,192.09</b>	
ACCT #: <b>xxx6400</b> <b>SIMM Associates, INC</b> <b>800 Pencader drive</b> <b>Newark, DE 19702</b>	<b>W</b>	DATE INCURRED <b>05/30/08</b> CONSIDERATION: <b>Collecting for -</b> REMARKS <b>Original Client - MERRICK BANK</b> <b>Original account # 4120-6130-4431-5825</b>				<b>\$2,554.12</b>	
ACCT #: <b>xxx2410</b> <b>Worldwide Asset Purchase</b>	<b>W</b>	DATE INCURRED <b>04/2007</b> CONSIDERATION: <b>Collecting for -</b> REMARKS <b>Original Creditor: Direct Merchants Credit Card</b>				<b>\$2,690.00</b>	
ACCT #: <b>xxxxxx0183</b> <b>Zenith Acquisition</b> <b>220 John Glenn Dr, #1</b> <b>Amherst, NY 14228</b>	<b>W</b>	DATE INCURRED <b>09/2007</b> CONSIDERATION: <b>Collecting for -</b> REMARKS <b>Original Creditor - Credit One Bank</b>				<b>\$1,132.00</b>	
Sheet no. <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b>	<b>\$7,568.21</b>
						<b>Total &gt;</b>	<b>\$61,794.28</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)



In re **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re **Urszula Drygierczyk**Case No. \_\_\_\_\_  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Rafal Drygierczyk</b> 9367 Bay Colony apt 3S Des Plaines, IL 60016	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
<b>Married</b>	Relationship(s):	Age(s):	Relationship(s):	Age(s):
<b>Employment:</b>	Debtor		Spouse	
Occupation	Cleaning Service		Maintenance	
Name of Employer	self employed		DPI LLC.	
How Long Employed	1 year 6 months		2	
Address of Employer			255 E Illinois Rd Lake Forest, IL 60045	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$1,383.00	\$2,080.00
2. Estimate monthly overtime	\$0.00	\$1,139.54
3. SUBTOTAL	<b>\$1,383.00</b>	<b>\$3,219.54</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$350.95
b. Social Security Tax	\$0.00	\$380.91
c. Medicare	\$0.00	\$89.09
d. Insurance	\$0.00	\$184.32
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$0.00</b>	<b>\$1,005.27</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$1,383.00</b>	<b>\$2,214.27</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$1,383.00</b>	<b>\$2,214.27</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$3,597.27</b>	

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

IN RE: **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$1,237.85
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: 2nd mortgage	\$99.87 \$120.00 \$366.70
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$450.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$150.00
7. Medical and dental expenses	
8. Transportation (not including car payments)	\$600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$26.67 \$114.67
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Jeep payment b. Other: Crysler payment c. Other: d. Other:	\$332.00 \$335.00
14. Alimony, maintenance, and support paid to others: Husband pays for 2 children 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	\$300.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$4,232.75</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$3,597.27 \$4,232.75 (\$635.48)

In re Urszula Drygierczyk

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 07-23-08
 Signature   
Urszula Drygierczyk

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

**Nataliya Ripinskaya, Preparer****347-94-4343**

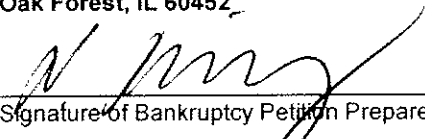
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

15028 South Cicero Ave  
Suite B  
Oak Forest, IL 60452

 Signature of Bankruptcy Petition Preparer 

 Date 7-23-08

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Urszula Drygierczyk**Case No. \_\_\_\_\_  
(if known)

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$2217.00</b>	<b>Cleaning services</b>
<b>\$2214.27 average per month</b>	<b>DPI LLC 255 E Illinois Rd. Lake Forest, IL 60045</b>

### 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

*Complete a. or b., as appropriate, and c.*

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>1st Nationwide Collection Agency, Inc. PO Box 6016 Camarillo, CA 93011-6016</b>			<b>\$1,145.67</b>
<b>Atlantic Credit &amp; Finance, Inc. 2727 Franklin Road SW Roanoke, VA 24014</b>			<b>\$1,403.92</b>
<b>Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090</b>			<b>\$1,239.91</b>
<b>Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090</b>			<b>\$1,533.70</b>
<b>Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090</b>			<b>\$1,403.92</b>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
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In re: **Urszula Drygierczyk**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	\$895.64
Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	\$7,884.46
Capital One Bank PO Box 85520 Richmond, VA 23285	\$1,560.00
Capital One Bank PO Box 85520 Richmond, VA 23285	\$1,492.00
Citi Bank/DFS 12234 N IH 35 SB BLDG B AUSTIN TX 78754	\$1,619.00
Credit Collection Services Two Wells Ave Dept. AMFA Newton, MA 02459	\$413.20
Credit One Bank PO BOX 98875 Las Vegas, NV 89193	\$1,132.00
Creditors Financial Group, LLC PO Box 440290 Aurora, CO 80044-0290	\$7,807.98
Dell Financial Services Dell Preferred Account Payment Processing Center PO Box 6403 Carol Stream, IL 60197-6403	\$1,698.36
Fifth Third Bank Fifth Third Center Cincinnati, OH 45263 ph# 513-579-5200	\$8,228.00
Freedman Anselmo Lindberg & Rappe LLC 1807 West Diehl Rd, #333 PO Box 3228 Naperville, IL 60566-7228	\$2,890.96
HSBC BANK 1441 SCHILLING PLACE SALINAS, CA 93901	\$1,403.92

**UNITED STATES BANKRUPTCY COURT  
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In re: **Urszula Drygierczyk**

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(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

J H Stroger Hosp of Cook County PO Box 70121 Chicago, IL 60673-5698	\$268.80
J H Stroger Hosp of Cook County PO Box 70121 Chicago, IL 60673-5698	\$300.00
John P. Frye, P.C. Attorney at Law P.O. Box 13665 Roanoke, Virginia 24036-3665	\$1,403.92
Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490	\$1,067.51
LVNV Funding LLC PO Box 740281 Houston, TX 77274	\$8,034.00
Merrick Bank 10713 S Jordan Gat, #150 South Jordan UT 84095	\$2,554.00
NCO Financial Systems, Inc 507 Prudential Road Horsham, PA 19044	\$1,094.44
NCO Financial Systems, Inc 507 Prudential Road Horsham, PA 19044	\$1,533.70
Phillips & Cohen Associates, LTD 258 Chapman Rd, Suite 205 Newark, DE 19702	\$1,062.08
Phillips & Cohen Associates, LTD 258 Chapman Rd, Suite 205 Newark, DE 19702	\$1,192.09
Regional Adjustment Bureau, Inc. 7000 Goodlett Farms Parkway PO Box 34111 Memphis, TN 38016	\$7,855.90
SIMM Associates, INC 800 Pencader drive Newark, DE 19702	\$2,554.12



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**UNITED STATES BANKRUPTCY COURT**  
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In re: **Urszula Drygierczyk**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 3*

<b>Wilshire Credit Corp</b> <b>Attn.: Bankruptcy Department</b> <b>PO Box 1650</b> <b>Portland</b> <b>OR 97207-1650</b>	<b>\$141,317.00</b>
<b>Wilshire Credit Corp</b> <b>Attn.: Bankruptcy Department</b> <b>PO Box 1650</b> <b>Portland</b> <b>OR 97207-1650</b>	<b>\$35,182.00</b>
<b>Worldwide Asset Purchase</b>	<b>\$2,690.00</b>
<b>Zenith Acquisition</b> <b>220 John Glenn Dr, #1</b> <b>Amherst, NY 14228</b>	<b>\$1,132.00</b>
<b>Blitt and Gaines, P.C.</b> <b>Attorneys at Law</b> <b>661 Glenn Ave</b> <b>Wheeling, IL 60090</b>	<b>\$1,239.91</b>

None

- ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

- ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

- ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None

- ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
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In re: **Urszula Drygierczyk**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 4

**6. Assignments and receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

**NAME AND ADDRESS OF PAYEE**

www.cccsinc.org  
(Pre-bankruptcy certificate)

**DATE OF PAYMENT,  
NAME OF PAYER IF  
OTHER THAN DEBTOR**

**AMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY**

\$50.00

Superior  
(document preparation: credit report, typing,  
software)

\$272.09

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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**UNITED STATES BANKRUPTCY COURT**  
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Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 5***11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

- None ☒ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

- None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  
☒ Indicate the governmental unit to which the notice was sent and the date of the notice.

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.  
☒

**18. Nature, location and name of business**

- None  
☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

- None  
☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

- None  
☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

- None  
☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

- None  
☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

- None  
☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

Document Page 37 of 56  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Urszula Drygierczyk**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 7***20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

- None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds**

- None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

Document Page 38 of 56  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Urszula Drygierczyk**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 8

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 07-23-08Signature  
of DebtorUrszula Drygierczyk

Date \_\_\_\_\_

Signature  
of Joint Debtor  
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.  
 18 U.S.C. §§ 152 and 3571

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

**Nataliya Ripinskaya, Preparer****347-94-4343**

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.

**15028 South Cicero Ave**  
**Suite B**  
**Oak Forest, IL 60452**

Signature of Bankruptcy Petition Preparer

Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

**A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.**

Official Form 8  
(10/05)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Urszula Drygierczyk**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Collecting for -	1st Nationwide Collection Agency, inc. PO Box 6016 Camarillo, CA 93011-6016 xx5448	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Atlantic Credit & Finance, Inc. 2727 Franklin Road SW Roanoke, VA 24014	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090 xx-xx655-0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090 xx-xx477-0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090 xx-xx180-0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - Capital One Bank, N.A.	Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210 xxxx-xxxx-xxxx-7258	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Urszula Drygierczyk**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 1*

Credit Card	Capital One Bank PO Box 85520 Richmond, VA 23285 xxxx-xxxx-xxxx-xxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Capital One Bank PO Box 85520 Richmond, VA 23285 xxxx-xxxx-xxxx-xxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Citi Bank/DFS 12234 N IH 35 SB BLDG B AUSTIN TX 78754 xxxx-xxxx-xxxx-xXXXX	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Credit Collection Services Two Wells Ave Dept. AMFA Newton, MA 02459 xx xxxx x0987	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Credit One Bank PO BOX 98875 Las Vegas, NV 89193 xxxx-xxxx-xxxx-XXXX	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Creditors Financial Group, LLC PO Box 440290 Aurora, CO 80044-0290 xxxxxx3 A94	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Dell Financial Services Dell Preferred Account Payment Processing Center PO Box 6403 Carol Stream, IL 60197-6403 xxxx-xxxx-xxxx-xxx6-324	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jeep Grand Cherokee Limited, 1999 miles - 107,000.	Fifth Third Bank Fifth Third Center Cincinnati, OH 45263 ph# 513-579-5200 xxxxx5366	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Freedman Anselmo Lindberg & Rappe LLC 1807 West Diehl Rd, #333 PO Box 3228 Naperville, IL 60566-7228 xxxx1800	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Official Form 8  
(10/05)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Urszula Drygierczyk**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 2*

Credit Card	HSBC BANK 1441 SCHILLING PLACE SALINAS, CA 93901 xxxx-xxxx-xxxx-7879	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hospital	J H Stroger Hosp of Cook County PO Box 70121 Chicago, IL 60673-5698 xxxxx6485	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hospital	J H Stroger Hosp of Cook County PO Box 70121 Chicago, IL 60673-5698 xxxxx4726	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	John P. Frye, P.C. Attorney at Law P.O. Box 13665 Roanoke, Virginia 24036-3665 xx4064	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490 xxx4739	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	LVNV Funding LLC PO Box 740281 Houston, TX 77274 xxxx-xxxx-xxxx-xxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Merrick Bank 10713 S Jordan Gat, #150 South Jordan UT 84095 xxxx-xxxx-xxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	NCO Financial Systems, Inc 507 Prudential Road Horsham, PA 19044 xx2540	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	NCO Financial Systems, Inc 507 Prudential Road Horsham, PA 19044 xx 1009	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Phillips & Cohen Associates, LTD 258 Chapman Rd, Suite 205 Newark, DE 19702 xxx9691	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Urszula Drygierczyk**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 3

Collecting for -	Phillips & Cohen Associates, LTD 258 Chapman Rd, Suite 205 Newark, DE 19702 xxxx1409	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jeep Grand Cherokee Limited, 1999 miles - 107,000.	Regional Adjustment Bureau, Inc. 7000 Goodlett Farms Parkway PO Box 34111 Memphis, TN 38016 xxx-xxxx1083	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	SIMM Associates, INC 800 Pencader drive Newark, DE 19702 xxx6400	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Residence	Wilshire Credit Corp Attn.: Bankruptcy Department PO Box 1650 Portland OR 97207-1650 xx4964	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Residence	Wilshire Credit Corp Attn.: Bankruptcy Department PO Box 1650 Portland OR 97207-1650 xx4945	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Worldwide Asset Purchase xxx2410	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Zenith Acquisition 220 John Glenn Dr, #1 Amherst, NY 14228 xxxxxx0183	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
--------------------------------------	------------------	---

None

Date \_\_\_\_\_

Signature \_\_\_\_\_  
*Urszula Drygierczyk*

Date \_\_\_\_\_

Signature \_\_\_\_\_

Official Form 8  
(10/05)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: Urszula Drygierczyk

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 4*

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

**Natallya Ripinskaya**

**347-94-4343**

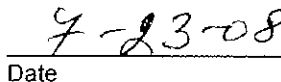
Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required under 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.*

**15028 South Cicero Ave  
Suite B  
Oak Forest, IL 60452**

  
Signature of Bankruptcy Petition Preparer

  
Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Document Page 44 of 56  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

Attorney or Party Name, Address and Telephone Number <b>Urszula Drygierczyk</b> <b>9367 Bay Colony</b> <b>apt 3S</b> <b>Des Plaines, IL 60016</b> <b>Debtor(s) in pro per</b>	FOR COURT USE ONLY
In re: <b>Urszula Drygierczyk</b>	CASE NO.: CHAPTER: <b>7</b> Debtor Address: <b>9367 Bay Colony</b> <b>apt 3S</b> <b>Des Plaines, IL 60016</b>
Social Security Number: <b>xxx-xx-8710</b>	Employer's Tax I.D. Number:

**DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER**

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services, I have agreed to accept	<b>\$272.09</b>
Prior to the filing of this statement I have received	<b>\$272.09</b>
Balance Due	<b>\$0.00</b>

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

**Software, Credit report, Typing**

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.

6. To my knowledge, no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

Name

SSN

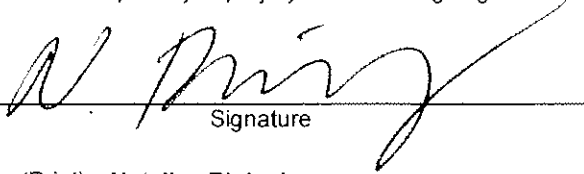
In re: **Urszula Drygierczyk**  
**Rafal Drygierczyk**

CASE NUMBER:  
CHAPTER: **7**

### DECLARATION OF BANKRUPTCY PETITION PREPARER

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

X

  
Signature

**347-94-4343**  
Social Security Number

**7-23-08**  
Date

Name (Print): **Nataliya Ripinskaya**

Address: **15028 South Cicero Ave**  
**Suite B**  
**Oak Forest, IL 60452**

---

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)

IN RE: Urszula Drygierczyk

CASE NO

CHAPTER 7

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 07-23-08

Signature *Urszula Drygierczyk*  
Urszula Drygierczyk

Date \_\_\_\_\_

Signature \_\_\_\_\_

1st Nationwide Collection Agency, inc.  
PO Box 6016  
Camarillo, CA 93011-6016

Atlantic Credit & Finance, Inc.  
2727 Franklin Road SW  
Roanoke, VA 24014

Blitt and Gaines, P.C.  
Attorneys at Law  
661 Glenn Ave  
Wheeling, IL 60090

Capital Management Services, LP  
726 Exchange Street, suite 700  
Buffalo, NY 14210

Capital One Bank  
PO Box 85520  
Richmond, VA 23285

Citi Bank/DFS  
12234 N IH 35 SB BLDG B  
AUSTIN  
TX 78754

Credit Collection Services  
Two Wells Ave  
Dept. AMFA  
Newton, MA 02459

Credit One Bank  
PO BOX 98875  
Las Vegas, NV 89193

Creditors Financial Group, LLC  
PO Box 440290  
Aurora, CO 80044-0290

Dell Financial Services  
Dell Preferred Account  
Payment Processing Center  
PO Box 6403  
Carol Stream, IL 60197-6403

Fifth Third Bank  
Fifth Third Center  
Cincinnati, OH 45263  
ph# 513-579-5200

Freedman Anselmo Lindberg & Rappe LLC  
1807 West Diehl Rd, #333  
PO Box 3228  
Naperville, IL 60566-7228

HSBC BANK  
1441 SCHILLING PLACE  
SALINAS, CA 93901

J H Stroger Hosp of Cook County  
PO Box 70121  
Chicago, IL 60673-5698

John P. Frye, P.C.  
Attorney at Law  
P.O. Box 13665  
Roanoke, Virginia 24036-3665

Leading Edge Recovery Solutions  
5440 N Cumberland Ave, Ste 300  
Chicago, IL 60656-1490

LVNV Funding LLC  
PO Box 740281  
Houston, TX 77274

Merrick Bank  
10713 S Jordan Gat, #150  
South Jordan  
UT 84095



NCO Financial Systems, Inc  
507 Prudential Road  
Horsham, PA 19044

Phillips & Cohen Associates, LTD  
258 Chapman Rd, Suite 205  
Newark, DE 19702

Regional Adjustment Bureau, Inc.  
7000 Goodlett Farms Parkway  
PO Box 34111  
Memphis, TN 38016

SIMM Associates, INC  
800 Pencader drive  
Newark, DE 19702

Wilshire Credit Corp  
Attn.: Bankruptcy Department  
PO Box 1650  
Portland  
OR 97207-1650

Worldwide Asset Purchase

Zenith Acquisition  
220 John Glenn Dr, #1  
Amherst, NY 14228

1st Nationwide Collection Agenc  
PO Box 6016  
Camarillo, CA 93011-6016

Fifth Third Bank  
Fifth Third Center  
Cincinnati, OH 45263  
ph# 513-579-5200

Regional Adjustment Bureau, I  
7000 Goodlett Farms Parkway  
PO Box 34111  
Memphis, TN 38016

Atlantic Credit & Finance, Inc.  
2727 Franklin Road SW  
Roanoke, VA 24014

Freedman Anselmo Lindberg & Rap  
1807 West Diehl Rd, #333  
PO Box 3228  
Naperville, IL 60566-7228

SIMM Associates, INC  
800 Pencader drive  
Newark, DE 19702

Blitt and Gaines, P.C.  
Attorneys at Law  
661 Glenn Ave  
Wheeling, IL 60090

HSBC BANK  
1441 SCHILLING PLACE  
SALINAS, CA 93901

Wilshire Credit Corp  
Attn.: Bankruptcy Department  
PO Box 1650  
Portland  
OR 97207-1650

Capital Management Services, LP  
726 Exchange Street, suite 700  
Buffalo, NY 14210

J H Stroger Hosp of Cook County  
PO Box 70121  
Chicago, IL 60673-5698

Worldwide Asset Purchase

Capital One Bank  
PO Box 85520  
Richmond, VA 23285

John P. Frye, P.C.  
Attorney at Law  
P.O. Box 13665  
Roanoke, Virginia 24036-3665

Zenith Acquisition  
220 John Glenn Dr, #1  
Amherst, NY 14228

Citi Bank/DFS  
12234 N IH 35 SB BLDG B  
AUSTIN  
TX 78754

Leading Edge Recovery Solutions  
5440 N Cumberland Ave, Ste 300  
Chicago, IL 60656-1490

Credit Collection Services  
Two Wells Ave  
Dept. AMFA  
Newton, MA 02459

LVNV Funding LLC  
PO Box 740281  
Houston, TX 77274

Credit One Bank  
PO BOX 98875  
Las Vegas, NV 89193

Merrick Bank  
10713 S Jordan Gat, #150  
South Jordan  
UT 84095

Creditors Financial Group, LLC  
PO Box 440290  
Aurora, CO 80044-0290

NCO Financial Systems, Inc  
507 Prudential Road  
Horsham, PA 19044

Dell Financial Services  
Dell Preferred Account  
Payment Processing Center  
PO Box 6403  
Carol Stream, IL 60197-6403

Phillips & Cohen Associates, LT  
258 Chapman Rd, Suite 205  
Newark, DE 19702

1st Nationwide Collection  
Agency, inc.  
PO Box 6016  
Camarillo, CA 93011-6016

Fifth Third Bank  
Fifth Third Center  
Cincinnati, OH 45263  
ph# 513-579-5200

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Inc.  
7000 Goodlett Farms Parkway  
PO Box 34111  
Memphis, TN 38016

Atlantic Credit & Finance,  
Inc.  
2727 Franklin Road SW  
Roanoke, VA 24014

Freedman Anselmo Lindberg &  
Rappe LLC  
1807 West Diehl Rd, #333  
PO Box 3228  
Naperville, IL 60566-7228

SIMM Associates, INC  
800 Pencader drive  
Newark, DE 19702

Blitt and Gaines, P.C.  
Attorneys at Law  
661 Glenn Ave  
Wheeling, IL 60090

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1441 SCHILLING PLACE  
SALINAS, CA 93901

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Attn.: Bankruptcy Department  
PO Box 1650  
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OR 97207-1650

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LP  
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Buffalo, NY 14210

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County  
PO Box 70121  
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PO Box 85520  
Richmond, VA 23285

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P.O. Box 13665  
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Amherst, NY 14228

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12234 N IH 35 SB BLDG B  
AUSTIN  
TX 78754

Leading Edge Recovery  
Solutions  
5440 N Cumberland Ave, Ste 300  
Chicago, IL 60656-1490

Credit Collection Services  
Two Wells Ave  
Dept. AMFA  
Newton, MA 02459

LVNV Funding LLC  
PO Box 740281  
Houston, TX 77274

Credit One Bank  
PO BOX 98875  
Las Vegas, NV 89193

Merrick Bank  
10713 S Jordan Gat, #150  
South Jordan  
UT 84095

Creditors Financial Group, LLC  
PO Box 440290  
Aurora, CO 80044-0290

NCO Financial Systems, Inc  
507 Prudential Road  
Horsham, PA 19044

Dell Financial Services  
Dell Preferred Account  
Payment Processing Center  
PO Box 6403  
Carol Stream, IL 60197-6403

Phillips & Cohen Associates,  
LTD  
258 Chapman Rd, Suite 205  
Newark, DE 19702

**Superior**  
**15028 South Cicero Ave**  
**Suite B**  
**Oak Forest, IL 60452**  
**(708) 687-8470**  
**Attorney for the Petitioner**

## UNITED STATES BANKRUPTCY COURT FOR THE

NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)

In re: Urszula Drygierczyk Case No.: SSN: xxx-xx-8710  
SSN: \_\_\_\_\_

Debtor(s)

### Numbered Listing of Creditors

Address:

9367 Bay Colony  
apt 3S  
Des Plaines, IL 60016

Chapter: 7

	Creditor name and mailing address	Category of claim	Amount of claim
1.	1st Nationwide Collection Agency, inc. PO Box 6016 Camarillo, CA 93011-6016 xx5448	Unsecured Claim	\$1,145.67
2.	Atlantic Credit & Finance, Inc. 2727 Franklin Road SW Roanoke, VA 24014	Unsecured Claim	\$1,403.92
3.	Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090 xx-xx655-0	Unsecured Claim	\$1,239.91
4.	Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090 xx-xx477-0	Unsecured Claim	\$1,533.70
5.	Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090 xx-xx180-0	Unsecured Claim	\$1,403.92
6.	Blitt and Gaines, P.C. Attorneys at Law 661 Glenn Ave Wheeling, IL 60090	Unsecured Claim	\$1,239.91

in re: **Urszula Drygierczyk**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
7. Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	Unsecured Claim	\$895.64
8. Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210 xxxx-xxxx-xxxx-7258	Unsecured Claim	\$8,027.53
9. Capital One Bank PO Box 85520 Richmond, VA 23285 xxxx-xxxx-xxxx-xxxx	Unsecured Claim	\$1,560.00
10. Capital One Bank PO Box 85520 Richmond, VA 23285 xxxx-xxxx-xxxx-xxxx	Unsecured Claim	\$1,492.00
11. Citi Bank/DFS 12234 N IH 35 SB BLDG B AUSTIN TX 78754 xxxx-xxxx-xxxx-xXXXX	Unsecured Claim	\$1,619.00
12. Credit Collection Services Two Wells Ave Dept. AMFA Newton, MA 02459 xx xxxx x0987	Unsecured Claim	\$413.20
13. Credit One Bank PO BOX 98875 Las Vegas, NV 89193 xxxx-xxxx-xxxx-XXXX	Unsecured Claim	\$1,132.00
14. Creditors Financial Group, LLC PO Box 440290 Aurora, CO 80044-0290 xxxxxx3 A94	Unsecured Claim	\$7,807.98
15. Dell Financial Services Dell Preferred Account Payment Processing Center PO Box 6403 Carol Stream, IL 60197-6403 xxxx-xxxx-xxxx-xxx6-324	Unsecured Claim	\$1,698.36

in re: **Urszula Drygierczyk**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
16. Fifth Third Bank Fifth Third Center Cincinnati, OH 45263 ph# 513-579-5200 xxxxx5366	Secured Claim	\$8,228.00
17. Freedman Anselmo Lindberg & Rappe LLC 1807 West Diehl Rd, #333 PO Box 3228 Naperville, IL 60566-7228 xxxx1800	Unsecured Claim	\$2,890.96
18. HSBC BANK 1441 SCHILLING PLACE SALINAS, CA 93901 xxxx-xxxx-xxxx-7879	Unsecured Claim	\$1,403.92
19. J H Stroger Hosp of Cook County PO Box 70121 Chicago, IL 60673-5698 xxxxx6485	Unsecured Claim	\$268.80
20. J H Stroger Hosp of Cook County PO Box 70121 Chicago, IL 60673-5698 xxxxx4726	Unsecured Claim	\$300.00
21. John P. Frye, P.C. Attorney at Law P.O. Box 13665 Roanoke, Virginia 24036-3665 xx4064	Unsecured Claim	\$1,403.92
22. Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490 xxx4739	Unsecured Claim	\$1,067.51
23. LVNV Funding LLC PO Box 740281 Houston, TX 77274 xxxx-xxxx-xxxx-xxxx	Unsecured Claim	\$8,034.00
24. Merrick Bank 10713 S Jordan Gat, #150 South Jordan UT 84095 xxxx-xxxx-xxxx	Unsecured Claim	\$2,554.00

in re: **Urszula Drygierczyk**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
25. NCO Financial Systems, Inc 507 Prudential Road Horsham, PA 19044 xx2540	Unsecured Claim	\$1,094.44
26. NCO Financial Systems, Inc 507 Prudential Road Horsham, PA 19044 xx 1009	Unsecured Claim	\$1,533.70
27. Phillips & Cohen Associates, LTD 258 Chapman Rd, Suite 205 Newark, DE 19702 xxx9691	Unsecured Claim	\$1,062.08
28. Phillips & Cohen Associates, LTD 258 Chapman Rd, Suite 205 Newark, DE 19702 xxxx1409	Unsecured Claim	\$1,192.09
29. Regional Adjustment Bureau, Inc. 7000 Goodlett Farms Parkway PO Box 34111 Memphis, TN 38016 xxx-xxxx1083	Secured Claim	\$7,855.90
30. SIMM Associates, INC 800 Pencader drive Newark, DE 19702 xxx6400	Unsecured Claim	\$2,554.12
31. Wilshire Credit Corp Attn.: Bankruptcy Department PO Box 1650 Portland OR 97207-1650 xx4964	Secured Claim	\$141,317.00
32. Wilshire Credit Corp Attn.: Bankruptcy Department PO Box 1650 Portland OR 97207-1650 xx4945	Secured Claim	\$35,182.00
33. Worldwide Asset Purchase xxx2410	Unsecured Claim	\$2,690.00

in re: Urszula Drygierczyk

Debtor

Case No. (if known)

34. Zenith Acquisition 220 John Glenn Dr, #1 Amherst, NY 14228 xxxxxx0183	Unsecured Claim	\$1,132.00
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(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. secs. 152 and 3571.)

**DECLARATION**

I, Urszula Drygierczyk,

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 5 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor:

*Urszula Drygierczyk*  
Urszula Drygierczyk

Date:

*07-23-08*

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (see 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

*Nataliya Ripinskaya*  
Printed or Typed Name of Bankruptcy Petition Preparer

*347-94-4343*  
Social Security Number

*15028 South Cicero Ave, # B*  
*Oak Forest, IL 60452*  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Forms for each person.